

## CLAIMS:

1. A computer-implemented method comprising:  
storing consumer identifiers and account identifiers such that each consumer identifier maps to one of the account identifiers, each consumer identifier corresponding to a consumer and each account identifier corresponding to a points account of a consumer;  
receiving transaction information at a point-of-sale (POS) in response to a transaction between one of the consumers and a retailer, the transaction information including one of the consumer identifiers and coupon information of unrelated coupons;  
identifying the consumer's points account from the received one of the consumer identifiers, based on the stored consumer identifiers and the stored account identifiers;  
converting values of the unrelated coupons to points; and  
crediting the points account of the consumer with the points.
2. The method of claim 1, wherein the POS is located in a retail store.
3. The method of claim 1, wherein the transaction is conducted over the Internet and the POS is a computer of the retailer.
4. The method of claim 1, further comprising:  
repeating the steps of receiving, identifying, converting, and crediting; and  
accumulating points of each transaction in the points account of the consumer.
5. The method of claim 1, further comprising receiving registration information of the consumer prior to the step of storing, the registration information including the consumer identifier that corresponds to the consumer.
6. The method of claim 5, further comprising:  
generating the account identifier corresponding to the points account of the consumer; and  
linking the account identifier with the consumer identifier received with the registration information.
7. The method of claim 1, further comprising:

receiving redemption information of the consumer, the redemption information including the consumer identifier that corresponds to the consumer and reward information identifying a reward having a points value;

deducting from the consumer's points account an amount corresponding to the points value of the reward; and

providing the consumer with the reward.

8. The method of claim 1, wherein the step of receiving transaction information comprises scanning the unrelated coupons and the consumer identifier.

9. The method of claim 1, wherein the step of converting comprises assigning a value of one point to each coupon.

10. A computer readable medium containing program instructions for execution on a computer system, which when executed by the computer system, cause the computer system to perform the steps in the method recited in any one of claims 1 through 9.

11. A system comprising:

a memory having embodied therein information of consumer identifiers and account identifiers such that each consumer identifier maps to one of the account identifiers, the consumer identifiers corresponding to consumers and the account identifiers corresponding to points accounts of the consumers;

a processor in communication with the memory and configured to:  
receive transaction information at a point-of-sale (POS) in response to a transaction between one of the consumers and a retailer, the transaction information including one of the consumer identifiers and coupon information of unrelated coupons;

identify the consumer's points account from the received one of the consumer identifiers, based on the stored consumer identifiers and the stored account identifiers;

convert values of the unrelated coupons to points; and

credit the points account of the consumer with the points.

12. The system of claim 11, wherein the POS is located in a retail store.

13. The system of claim 11, wherein the transaction is conducted over the Internet and the POS is a computer of the retailer.

14. The system of claim 11, wherein the processor is further configured to accumulate in the consumer's points account points of subsequent transactions of the consumer.

15. The system of claim 11, further comprising a remote computer in communication with the processor and configured to receive registration information of consumers, the registration information including the consumer identifiers of the consumers.

16. The system of claim 15, wherein the remote computer is further configured to generate the account identifiers and to link the account identifiers with the corresponding consumer identifiers received with the registration information.

17. The system of claim 11, further comprising a remote computer in communication with the processor and configured to:

receive redemption information of the consumer, the redemption information including the consumer identifier that corresponds to the consumer and reward information identifying a reward having a points value;

deduct from the consumer's points account an amount corresponding to the points value of the reward; and

provide the consumer with the reward.

18. The system of claim 11, further comprising:

a scanner in communication with the processor and configured to scan the unrelated coupons and the consumer identifier;

a terminal in communication with the scanner; and

a controller in communication with the terminal.

19. A system comprising:

means for storing consumer identifiers and account identifiers such that each consumer identifier maps to one of the account identifiers, each consumer identifier

corresponding to a consumer and each account identifier corresponding to a points account of a consumer;

means for receiving transaction information at a point-of-sale (POS) in response to a transaction between one of the consumers and a retailer, the transaction information including one of the consumer identifiers and coupon information of unrelated coupons;

means for identifying the consumer's points account from the received one of the consumer identifiers, based on the stored consumer identifiers and the stored account identifiers;

means for converting values of the unrelated coupons to points; and

means for crediting the points account of the consumer with the points.

20. The system of claim 19, wherein the POS is located in a retail store.

21. The system of claim 19, wherein the transaction is conducted over the Internet and the POS is a computer of the retailer.

22. The system of claim 19, further comprising:

means for repeating the steps of receiving, identifying, converting, and crediting; and

means for accumulating points of each transaction in the points account of the consumer.

23. The system of claim 19, further comprising means for receiving registration information of the consumer, the registration information including the consumer identifier that corresponds to the consumer.

24. The system of claim 23, further comprising:

means for generating the account identifier corresponding to the points account of the consumer; and

means for linking the account identifier with the consumer identifier received with the registration information.

25. The system of claim 19, further comprising:

means for receiving redemption information of the consumer, the redemption information including the consumer identifier that corresponds to the consumer and a reward information identifying a reward having a points value;

means for deducting from the consumer's points account an amount corresponding to the points value of the reward; and

means for providing the consumer with the reward.

26. The system of claim 19, wherein the means for receiving transaction information comprises means for scanning the unrelated coupons and the consumer identifier.